

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:
**JAVIER QUIÑONES OLMO AND
LYMARIS LABOY NIEVES,**
Debtors.

CASE NO. : 11-05660 BKT

CHAPTER 13

**STATEMENT OF PURPOSE OF AMENDED SCHEDULES B, C, I AND J,
NOTICE PURSUANT TO BANKRUPTCY RULE 4003 AND CERTIFICATE OF SERVICE**

TO THE HONORABLE COURT:

NOW COMES Debtors, **JAVIER QUIÑONES OLMO AND LYMARIS LABOY NIEVES**, and through their undersigned counsel file: an Amended Schedule B to increase value of a motor vehicle, an Amended Schedule C to claim said increase in the value of the motor vehicle as exempt; Amended Schedules I & J to correct the amount of the Christmas Bonus now that Debtors have received it and modify the expenses.

WHEREFORE the Debtors hereby respectfully request from this Honorable Court to take notice of the aforementioned amendments.

RESPECTFULLY SUBMITTED.

In San Juan, Puerto Rico, this 21st day of December, 2011.

NOTICE TO CREDITORS AND ALL PARTIES IN INTEREST:

Debtors filed among others, an Amended Schedule C to change the exemption claimed over their motor vehicle under Sections 522(d)(2) and 522(d)(5) of the Bankruptcy Code, 11 U.S.C. §§522(d)(2) and 522(d)(5).

NOTICE is hereby given pursuant to Bankruptcy Rule 4003(B) that any party in interest may file an objection to the property claimed as exempt within the term provided in the same.

Copy of said amended Schedule C, as well as copy of the amended Schedules B, I and J are attached.

CERTIFICATE OF SERVICE

I hereby certify that on this 21st day of December, 2011, I electronically filed this motion and the amended Schedules with the Clerk of the Honorable Court using the CM/ECF System which sends notification of such filing to all those which in this case have registered for receipt of notice by electronic mail, including the Chapter 13 Trustee, Mr. José Ramón Carrión, Esq. and that I mailed a copy of the same to all CM/ECF non-participants as per the attached master address list.

CORTES LAW OFFICES, PSC

Attorneys for Debtor

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/s/ **EVA MARGARITA CORTES VÁZQUEZ**

US-DC # 208009

IN RE **QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS**

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	Account at BPPR 036-048186	J	10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Scotiabank (Formerly R & G) 3111088856	J	10.00
		Savings and Dividends at Asociacion de Empleados del ELA	J	10,378.57
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Living room set, Dining Room set, Bedroom set, Crib, Children Bed, 2 Children Chests	J	1,400.00
		Refrigerator, Top Stove, Microwave, Washer/Dryer, DVD, Computer Laptop 2005, TV 25", Air conditioner	J	2,100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% Stocks in LCJA Corp D/B/A/ Pasta to Go LCAJ Corp is filing a Chapter 7 Bankruptcy Petition	J	1.00

IN RE QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS

Case No. _____

Debtor(s)

(If known)

AMENDED SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Mazda M3i, Year 2006 Toyota Corolla 2006	J J	12,000.00 8,915.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

IN RE QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS

Debtor(s)

Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				33,814.57

_____ **0** continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS

Case No. _____

Debtor(s)

(If known)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Account at BPPR 036-048186	11 USC § 522(d)(5)	10.00	10.00
Checking Account Scotiabank (Formerly R & G) 3111088856	11 USC § 522(d)(5)	10.00	10.00
Savings and Dividends at Asociacion de Empleados del ELA	11 USC § 522(d)(5)	10,378.57	10,378.57
Living room set, Dining Room set, Bedroom set, Crib, Children Bed, 2 Children Chests	11 USC § 522(d)(3)	1,400.00	1,400.00
Refrigerator, Top Stove, Microwave, Washer/Dryer, DVD, Computer Laptop 2005, TV 25", Air conditioner	11 USC § 522(d)(3)	2,100.00	2,100.00
100% Stocks in LCJA Corp D/B/A/ Pasta to Go	11 USC § 522(d)(5)	1.00	1.00
LCAJ Corp is filing a Chapter 7 Bankruptcy Petition			
Mazda M3I, Year 2006	11 USC § 522(d)(2)	3,450.00	12,000.00
	11 USC § 522(d)(5)	4,583.05	
Toyota Corolla 2006	11 USC § 522(d)(2)	3,450.00	8,915.00
	11 USC § 522(d)(5)	2,279.00	
	11 USC § 522(d)(5)	45.67	

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE **QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS**

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer	Army Reserve 10 years and 5 months 1308 Henry Barracks Ft Buchanan Guaynabo, PR 00934	Courtroom Clerk Administracion Tribunal De Justicia 13 years 677 Calle Cesar Gonzalez San Juan, PR 00918-3900

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 589.50	\$ 2,103.82
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 589.50	\$ 2,103.82
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ 91.03	\$ 168.00
b. Insurance	\$ 27.00	\$ 20.20
c. Union dues	\$ _____	\$ _____
d. Other (specify) See Schedule Attached	\$ _____	\$ 240.22
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 118.03	\$ 428.42
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 471.47	\$ 1,675.40
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ 123.00	\$ _____
13. Other monthly income (Specify) Christmas Bonus	\$ _____	\$ 70.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 123.00	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 594.47	\$ 1,745.40
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2,339.87	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
None

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

DEBTOR SPOUSE

Other Payroll Deductions:

Retirement Fund ELA

174.10

Charitable Contribution

3.00

Savings AEELA

63.12

IN RE **QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS**

Case No. _____

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	514.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
b. Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	157.91
b. Water and sewer	\$	19.79
c. Telephone	\$	
d. Other Cellular, Cable TV And Internet	\$	143.17
3. Home maintenance (repairs and upkeep)	\$	112.00
4. Food	\$	360.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	138.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other Student Loan US Dept Education	\$	75.00
14. Alimony, maintenance, and support paid to others	\$	300.00
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ **1,889.87**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	2,339.87
b. Average monthly expenses from Line 18 above	\$	1,889.87
c. Monthly net income (a. minus b.)	\$	450.00

IN RE **QUINONES OLMO, JAVIER ANTONIO & LABOY NIEVES, LYMARIS**

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S AMENDED SCHEDULES B, C, I & J**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing _____, consisting of 7 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **December 21, 2011**Signature: **/s/ JAVIER ANTONIO QUINONES OLMO**
JAVIER ANTONIO QUINONES OLMO

Debtor

Date: **December 21, 2011**Signature: **/s/ LYMARIS LABOY NIEVES**
LYMARIS LABOY NIEVES

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer _____

Social Security No. (Required by 11 U.S.C. § 110.) _____

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address _____

Signature of Bankruptcy Petition Preparer _____

Date _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

QUINONES OLMO, JAVIER ANTONIO
COND VALENCIA PLAZA APT 402
SAN JUAN, PR 00923

Colon Atienza Legal & Repossession Serv
PO Box 21382
San Juan, PR 00928

Reliable Financial Services
PO Box 21382
San Juan, PR 00928

LABOY NIEVES, LYMARIS
COND VALENCIA PLAZA APT 402
SAN JUAN, PR 00923

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San Juan, PR 00923-1551

Security Credit Services LLC / Orig GECC
FMA Alliance LTD
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PO Box 191020
San Juan, PR 00919-1020

Treasury Department (Depto. Hacienda)
Bankruptcy Section Suite 1504
235 Ave. Arterial Hostos
San Juan, PR 00918-1454

Aileen Ortega Pol
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Houston, TX 77252-2409

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San Juan, PR 00936-2708

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Hato Rey, PR 00918

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Consumer Credit Services Division
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HCOA Fitness
Calle Quisqueya #12, Barrio Hato Rey
San Juan, PR 00917

CICA Collection Agency
PO Box 12338
San Juan, PR 00923

Internal Revenue Service
Philadelphia, PA 19154

Claro / Puerto Rico Telephone Company
PO Box 71535
San Juan, PR 00936-8635

Municipio De San Juan
PO Box 70179
San Juan, PR 00936-8179